

Certificate Number: 05781-NJ-DE-032869045

Bankruptcy Case Number: 19-18607



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 24, 2019, at 10:19 o'clock AM PDT, Carol D'ottavio completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: May 24, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President